

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-21262-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen Lambert  
aka Karen Leese  
259 Silver Lake Road  
Blairstown, NJ 07825

Social Security No.:  
xxx-xx-2922

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on August 25, 2022.

Dated: August 26, 2022  
JAN: ghm

Jeanne Naughton  
Clerk

In re:  
Karen Lambert  
Debtor

Case No. 18-21262-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Aug 26, 2022

Form ID: plncf13

Total Noticed: 16

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:**

Recip ID	Recipient Name and Address
db	+ Karen Lambert, 259 Silver Lake Road, Blairstown, NJ 07825-4016
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517571214	+ Cach of NJ, LLC, c/o Fein, Such, Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4603
517571215	+ DITECH, PO Box 780, Waterloo, IA 50704-0780
517697882	+ Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517571216	+ Ditech Financial LLC, Rapid City, Rapid City, SD 57709-6172
517571217	+ First Hope Bank, 201 Route 94, Columbia, NJ 07832-2813
517571218	+ RAS Citron Law Offices, 130 Clinton road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 26 2022 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 26 2022 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 26 2022 20:51:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
517571212	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 26 2022 20:51:00	BAC Home Loan Serv LP, 4909 Savarese Circle, Tampa, FL 33634-2413
517571213	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 26 2022 20:51:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
518655275	Email/Text: mtgbk@shellpointmtg.com	Aug 26 2022 20:52:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518655274	Email/Text: mtgbk@shellpointmtg.com	Aug 26 2022 20:52:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517698099	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 26 2022 20:51:00	The Bank of New York Mellon, et al, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*	DITECH FINANCIAL LLC, PO Box 6154, Rapid City, SD 57709-6154

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Aug 26, 2022

Form ID: plncf13

Total Noticed: 16

518532693

##+

DITECH FINANCIAL LLC, DITECH FINANCIAL LLC, P.O. BOX 12740, TEMPE AZ 85284-0046

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Loss Mitigation Bank of America dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joan Sirkis Warren	on behalf of Debtor Karen Lambert joan@joanlavrylaw.com
Kevin Gordon McDonald	on behalf of Creditor HE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., et al kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Nicholas V. Rogers	on behalf of Loss Mitigation DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rosemarie Diamond	on behalf of Loss Mitigation DITECH FINANCIAL LLC miguel.zavala@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11